

Select Prime (30 Days)			Select Prime Adjustments									
Rate	5/6 ARM	FIX30/FIX15		<=55%	60%	65%	70%	75%	80%	85%	90%	
6.125	97.863	97.613	Full Doc	760+	0.375	0.375	-0.125	-0.125	-0.250	-0.500	-1.875	-3.000
6.250	98.550	98.300		740 - 759	0.125	-0.125	-0.250	-0.500	-0.500	-0.750	-2.375	-3.625
6.375	99.175	98.925		720 - 739	-0.125	-0.250	-0.375	-0.750	-0.750	-1.000	-2.375	-4.000
6.500	100.175	99.925		700 - 719	-0.250	-0.375	-0.500	-0.750	-1.250	-1.375	-3.250	N/A
6.625	100.863	100.613		680 - 699	-0.625	-1.000	-1.125	-1.500	-1.750	-2.375	N/A	N/A
6.750	101.425	101.175		660 - 679	-1.000	-1.250	-1.625	-2.375	-3.000	-3.500	N/A	N/A
6.875	101.988	101.738		640 - 659	-1.625	-1.625	-1.750	-2.500	-2.875	N/A	N/A	N/A
7.000	102.613	102.363		760+	0.125	0.000	-0.125	-0.500	-0.500	-0.750	-2.000	-3.625
7.125	103.113	102.863		740 - 759	0.000	-0.125	-0.250	-0.625	-0.625	-1.000	-2.625	-4.000
7.250	103.493	103.243		720 - 739	-0.125	-0.125	-0.375	-0.750	-0.750	-1.125	-2.625	-4.625
7.375	103.868	103.618	700 - 719	-0.250	-0.375	-0.500	-0.750	-1.250	-1.375	-3.250	N/A	
7.500	104.243	103.993	680 - 699	-0.750	-1.000	-1.125	-1.500	-2.000	-2.625	N/A	N/A	
7.625	104.543	104.293	660 - 679	-1.000	-1.250	-1.625	-2.375	-3.000	-3.500	N/A	N/A	
7.750	104.843	104.593	640 - 659	-1.875	-1.875	-2.000	-2.875	-3.750	N/A	N/A	N/A	
7.875	105.143	104.893	12 Mos Income	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.375	-0.500	
8.000	105.393	105.143	40 Yr Fixed Full Amor	-0.875	-1.000	-1.125	-1.250	-1.375	-1.500	-1.500	-1.500	
8.125	105.643	105.393	Interest-Only 30 YR	-0.375	-0.500	-0.500	-0.625	-0.750	-1.000	N/A	N/A	
8.250	105.893	105.643	Interest-Only 40 YR	-0.500	-0.500	-0.500	-0.625	-0.750	-1.000	N/A	N/A	
8.375	106.093	105.843	< 125,000	-0.750	-0.875	-0.875	-1.000	-1.000	-1.000	N/A	N/A	
8.500	106.293	106.043	< 150,000	-0.500	-0.750	-0.750	-0.750	-1.000	-1.000	-1.000	-1.250	
8.625	106.443	106.193	< 250,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.750	106.593	106.343	> 600,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
8.875	106.743	106.493	> 1,000,000	0.250	0.250	0.250	0.250	0.000	0.000	0.000	-0.500	
9.000	106.868	106.618	> 1,500,000	0.125	0.125	0.125	0.000	-0.250	-0.250	-0.250	-1.500	
9.125	106.993	106.743	> 2,000,000	-0.125	-0.125	-0.125	-0.250	-0.500	-1.000	-1.250	N/A	
9.250	107.118	106.868	> 2,500,000	-0.250	-0.250	-0.250	-0.375	-0.500	-1.125	N/A	N/A	
9.375	107.228	106.978	> 3,000,000	-1.375	-1.375	-1.500	-1.750	-2.250	N/A	N/A	N/A	
9.500	107.338	107.088										
9.625	107.438	107.188										
9.750	107.538	107.288										
9.875	107.638	107.388										
10.000	107.738	107.488										
10.125	107.838	107.588										
10.250	107.938	107.688										
10.375	108.038	107.788										
10.500	108.138	107.888										
10.625	108.238	107.988										
10.750	108.338	108.088										
10.875	108.438	108.188										
Max / Min		102.000	98.00									
Lock Length												
15 Days		0.063										
30 Days		0.000										
45 Days		-0.375										
Extensions												
7 Day		-0.250										
15 Day		-0.375										
Relock		-0.250										
45 Day Max Lock Period												
			Other	Wholesale Loan	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750
				Manufactured Housing (Min 680, no IO or Inv, & Del only)	-1.500	-1.500	-1.500	-1.500	-1.500	-1.750	N/A	N/A
				2-1 Buydown (Purchase Only)	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	N/A	N/A
				Rate and Term	0.000	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.375
				Cash-Out	-0.250	-0.250	-0.500	-0.500	-0.750	-1.000	N/A	N/A
				Delayed Fin.	-0.125	-0.125	-0.375	-0.375	-0.500	-0.750	N/A	N/A
				Debt consol	-0.250	-0.250	-0.500	-0.500	-0.750	-1.000	N/A	N/A
				Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.750	N/A
				Investment	-0.250	-0.250	-0.375	-0.375	-0.500	-0.500	-1.250	N/A
				Condo	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
			NW Condo	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	N/A	
			Condotel	-1.500	-1.500	-1.500	-1.500	-1.625	N/A	N/A	N/A	
			Foreign 2nd HM	-2.750	-2.750	-3.000	-3.250	-3.500	N/A	N/A	N/A	
			Foreign NOO	-2.750	-2.750	-3.000	-3.250	N/A	N/A	N/A	N/A	
			ITIN (Min. \$125k)	-1.500	-1.500	-1.500	-1.625	-1.875	-2.125	-3.000	N/A	
			Escrow Waiver**** (Min 660; >=80.00 CA Only Min 700)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
			2 Units	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	N/A	N/A	
			3-4 Units	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	N/A	N/A	
			Property State NY/GA	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
			DTI > 43**	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	
			DTI > 50	-0.125	-0.125	-0.250	-0.250	-0.250	-0.250	N/A	N/A	
			PNL Only	FICO>=680 @ Max 75%, >=700 @ Max 80%	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A	
				Other Price Adjustments								
			Other		60%	65%	70%	75%	80%	85%	90%	
				BK/SS/NOD/DIL <24> 12	-0.625	-0.625	N/A	N/A	N/A	N/A	N/A	
				BK/SS/NOD/DIL <36 > 24	-0.375	-0.375	-0.375	N/A	N/A	N/A	N/A	
				BK/SS/NOD/DIL < 48 > 36	-0.375	-0.375	-0.375	-0.375	-0.375	N/A	N/A	
				Covid Forbearance < 6 Payments	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625	
				1 x 30 MTG	-0.250	-0.250	-0.375	-0.625	-0.625	-0.625	-0.625	
				2 x 30 MTG	-0.625	-0.625	-0.625	-0.625	-0.625	N/A	N/A	
				0 x 60 MTG	-0.875	-0.875	-0.875	N/A	N/A	N/A	N/A	
				0 x 90 MTG	-1.125	-1.500	N/A	N/A	N/A	N/A	N/A	
				Exceptions	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	
			No VOR	-0.375	-0.375	-0.375	-0.375	-0.375	N/A	N/A		
			Residual Inc < 2500 (min \$1500)	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375		
				Term			LLPA	Max Px				
			Investor Loan	6 mos/No PPP St.			-2.000	100.500				
			Prepayment	12			-1.500	101.500				
			Penalty	24			-0.500	102.000				
			Price Adjustment	36			0.000	103.000				
			(5% on 80% of	48			0.500	103.000				
			unpaid principal	60			0.750	103.000				
			balance)	6 Mos interest PPP			-1.000	103.000				